

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CRISTAL THOMAS

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Case No.: 10-00925

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2010.
- 2) This case was confirmed on 03/15/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/15/2010, 04/26/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2011.
- 5) The case was dismissed on 02/28/2011.
- 6) Number of months from filing to the last payment: 9
- 7) Number of months case was pending: 16
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,142.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 3,460.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 3,460.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,214.18
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 204.32
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,418.50**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DISCOVER FINANCIAL S	UNSECURED	9,991.00	9,991.60	9,991.60	.00	.00
VANDERBILT MORTGAGE	SECURED	20,000.00	.00	.00	.00	.00
WELLS FARGO FINANCIA	UNSECURED	NA	1,006.61	1,006.61	.00	.00
WELLS FARGO FINANCIA	UNSECURED	NA	937.42	937.42	.00	.00
VANDERBILT MORTGAGE	SECURED	64,464.00	59,810.69	.00	.00	.00
VANDERBILT MORTGAGE	UNSECURED	1,966.00	11,596.15	11,596.15	.00	.00
INTERNAL REVENUE SER	UNSECURED	500.00	18.72	18.72	.00	.00
ECMC	UNSECURED	4,467.00	8,157.79	8,157.79	.00	.00
CHASE STUDENT LOANS	UNSECURED	3,583.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	14,834.00	14,834.80	14,834.80	.00	.00
CITI CARDS	UNSECURED	2,008.00	NA	NA	.00	.00
FIRST USA BANK	UNSECURED	2,725.00	NA	NA	.00	.00
FIRST USA BANK	UNSECURED	2,685.00	NA	NA	.00	.00
FOOT & ANKLE ASSOCIA	UNSECURED	866.15	NA	NA	.00	.00
HSBC BANK NEVADA/BES	UNSECURED	3,795.00	3,794.92	3,794.92	.00	.00
LVNV FUNDING	UNSECURED	1,014.00	1,020.71	1,020.71	.00	.00
NCB COLS	UNSECURED	12,441.00	NA	NA	.00	.00
KAPLAN UNIVERSITY	UNSECURED	1,812.00	NA	NA	.00	.00
UNVL CITI	UNSECURED	19,699.00	NA	NA	.00	.00
VW CREDIT	UNSECURED	900.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	989.00	NA	NA	.00	.00
WELLS FARGO FINANCIA	UNSECURED	929.00	NA	NA	.00	.00
KAJARIA YARBOROUGH	OTHER	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
US BANK NA	SECURED	.00	9,237.07	9,737.07	.00	.00
UNIVERSAL MORTGAGE C	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	19,699.31	19,699.31	.00	.00
VANDERBILT MORTGAGE	SECURED	NA	.00	.00	.00	.00
PNC BANK	UNSECURED	NA	12,441.22	12,441.22	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	434.24	434.24	.00	.00
CR EVERGREEN LLC	UNSECURED	NA	2,725.96	2,725.96	.00	.00
LVNV FUNDING	UNSECURED	NA	2,685.13	2,685.13	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	41.50	41.50	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	9,737.07	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	9,737.07	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	475.74	41.50	.00
TOTAL PRIORITY:	475.74	41.50	.00
GENERAL UNSECURED PAYMENTS:	88,910.34	.00	.00

Disbursements:

Expenses of Administration	\$ 3,418.50	
Disbursements to Creditors	\$ 41.50	
TOTAL DISBURSEMENTS:		\$ 3,460.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/11/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.